

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ANDREW JOHN KLOC

§ Case No. 09-23608
§ Hon. EUGENE R. WEDOFF
§ Chapter 7
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED AND
APPLICATION TO BE DISCHARGED (TDR)**

ALLAN J. DeMARS, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

- 1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.
- 2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	<u>\$1,051.00</u>	Assets Exempt:	<u>\$33,734.00</u>
Total Distributions to Claimants:	<u>\$8,342.92</u>	Claims Discharged Without Payment:	<u>\$148,891.75</u>
Total Expenses of Administration:			<u>\$3,904.26</u>

- 3) Total gross receipts of \$13,088.18 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$841.00 (see **Exhibit 2**), yielded net receipts of \$12,247.18 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$3,904.26	\$3,904.26	\$3,904.26
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$156,994.06	\$81,546.98	\$81,546.98	\$8,342.92
TOTAL DISBURSEMENTS	\$156,994.06	\$85,451.24	\$85,451.24	\$12,247.18

4) This case was originally filed under chapter 7 on 06/29/2009.

The case was pending for 8 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/11/2010

By: /s/ ALLAN J. DeMARS

Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 - GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
fraudulent transfer settlement	1241-000	\$8,500.00
insurance cash surrender	1129-000	\$4,586.00
interest on invested funds	1270-000	\$2.18
TOTAL GROSS RECEIPTS		\$13,088.18

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 - FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Andrew J. Kloc	exemption in insurance	8100-002	\$841.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$841.00

EXHIBIT 3 - SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None		\$0.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Allan J. DeMars	2100-000	N/A	\$1,974.72	\$1,974.72	\$1,974.72
Allan J. DeMars	2200-000	N/A	\$15.54	\$15.54	\$15.54
Allan J. DeMars	3110-000	N/A	\$1,914.00	\$1,914.00	\$1,914.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$3,904.26	\$3,904.26	\$3,904.26

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None		N/A	\$0.00	\$0.00	\$0.00
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NONE		\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Advanta Bank Corp	7100-900	\$34,094.99	\$34,094.99	\$34,094.99	\$3,488.19
Chase	7100-900	\$16,665.38	\$16,861.40	\$16,861.40	\$1,725.06
Bank of America	7100-900	\$5,250.62	\$5,177.12	\$5,177.12	\$529.66
Chase	7100-900	\$25,295.38	\$25,413.47	\$25,413.47	\$2,600.01
5 additional scheduled claims	7100-900	\$75,687.69	\$0.00	\$0.00	\$0.00

TOTAL GENERAL UNSECURED CLAIMS	\$156,994.06	\$81,546.98	\$81,546.98	\$8,342.92
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESCase No. 09-23608Trustee Name: Allan J. DeMarsCase Name: ANDREW JOHN KLOCDate Filed (f) or Converted (c): 6/29/09 (F)For Period Ending: 12/31/09§341(a) Meeting Date: 8/12/09Claims Bar Date: 11/20/09

1	2	3	4	5	6	
Ref #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$ 554(a) abandon DA=\$ 554(c) abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1	cash	50.00	0.00	DA		FA
2	check & savings at First American	250.00	0.00	DA		FA
3	check & savings at Parkway Bank	350.00	0.00	DA		FA
4	checking account at Chase	80.00	0.00	DA		FA
5	misc furniture	400.00	0.00	DA		FA
6	clothing	200.00	0.00	DA		FA
7	Allstate Ins. life insurance policy	4,568.00	3,745.00		4,586.00	FA
8	Allstate profit sharing plan	668.00	0.00	DA		FA
9	Primerica IRA	7,135.00	0.00	DA		FA
10	Best of America IRA	19,331.00	0.00	DA		FA
11	stock in Paradise Raceway, Inc.	1.00	0.00	DA		FA
12	585 shares Alcatel Lucent	1,199.00	0.00	DA		FA
13	3200 shares Sirius Radio	1,280.00	0.00	DA		FA
14	2003 PT Cruiser	3,000.00	0.00	DA		FA
15	fraudulent transfer of vacant lot (u)	0.00	8,500.00		8,500.00	FA
16	interest on invested funds		0.00	DA	2.18	FA

TOTALS (Excluding unknown values)

12,245.0013,088.18

Major activities affecting case closing: settlement of potential cause of action re fraudulent transfer; liquidation of insurance policy

Initial Projected Date of Final Report (TFR): 11/09

Current Projected Date of Final Report (TFR): 11/30/09

CASH RECEIPTS AND DISBURSEMENT RECORDS

Case No.: 09-23608
 Case Name: ANDREW JOHN KLOC
 Taxpayer ID#: 27-6221290
 For Period Ending: 12/31/10

Trustee's Name: Allan J. DeMars
 Bank Name: Bank of America
 Initial CD #: CDI
 Blanket bond (per case limit): 5,000,000
 Separate bond (if applicable):
 Money Market #: 375 556 1286

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
9/23/09	Ref 15	Robert K. Kloc	settlement of potential cause of action to avoid alleged fraudulent transfer	1241-000	8,500.00		8,500.00
9/25/09	Ref 7	Allstate Insurance	cash surrender; \$841 exempt to be paid to debtor	1129-000	4,586.00		13,086.00
9/25/09	Check 1001	Andrew J. Kloc	exemption in insurance policy proceeds	8100-002		841.00	12,245.00
9/30/09	Ref 16	Bank of America	interest on invested funds	1270-000	0.13		12,245.13
9/30/09	Ref 16	Bank of America	bank error	1270-000	0.60		12,245.73
10/31/09	Ref 16	Bank of America	interest on invested funds	1270-000	1.04		12,246.77
11/13/09	Ref 16	Bank of America	interest on invested funds	1270-000	0.41		12,247.18
1/19/10	Check 1002	Allan J. DeMars	trustee fees	2100-000		1,974.72	10,272.46
1/19/10	Check 1003	Allan J. DeMars	reimbursement of expenses	2200-000		15.54	10,256.92
1/19/10	Check 1004	Allan J. DeMars	attorney's fees	3110-000		1,914.00	8,342.92
1/19/10	Check 1005	Advanta Bank Corp	726(a)(2);10.23081%	7100-900		3,488.19	4,854.73
1/19/10	Check 1006	Chase Bank USA NA	726(a)(2);10.23081%	7100-900		1,725.06	3,129.67

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
1/19/10	Check 1007	FIA Card Services successor to Bank of America and MBNA	726(a)(2); 10.23081%	7100-900		529.66	2,600.01
1/19/10	Check 1008	Chase Bank USA NA	726(a)(2); 10.23081%	7100-900		2,600.01	0.00

COLUMN TOTALS	13,088.18	13,088.18	0.00
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Less: Payments to debtor(s)	841.00	841.00	
Net	<u>12,247.18</u>	<u>12,247.18</u>	0.00

TOTAL - ALL ACCOUNTS
Money Market # 375 556 1286
Net

NET	DEPOSITS	DISBURSEMENTS	BALANCES
12,247.18	12,247.18	0.00	
<u>12,247.18</u>	<u>12,247.18</u>	0.00	
Excludes account transfers	Excludes payments to debtor	Total Funds on Hand	